

# DISTRICT NEWS

A MONTHLY NEWSLETTER PRODUCED BY  
BRISBANE DISTRICT BOWLS ASSOCIATION INC

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## 2022 Player of the Year

Sponsored by  LJ Hooker ASPLEY | CHERMSIDE



Daniel Waters, John Newell (Hamilton)  
and Devon Slater




Devon Slater, Jacinta Weir (Hamilton)  
and Daniel Waters

Preceding the Annual General Meeting of the Brisbane District Bowls Association was the presentation of the 2022 Player of the Year awards. These awards were sponsored by LJ Hooker Aspley/Chermside. Their representatives Daniel Waters and Devon Slater were present to make the announcements and present the awards.

Throughout the bowling season, points could be earned towards the Player of the Year award. For the ladies, five events came into play and for the men only 4 events earned points. The points table allocated points in descending order from first place to fourth place and each entrant gained one point for entering.

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 LJ Hooker



2022 was a very close run contest in both the mens' and ladies' divisions which indicated a wealth of talent in the top bowls ranks.

Devon Slater announced Jacinta Weir as the Ladies' Player of the Year and John Newell as the Mens' Player of the Year. Both bowlers came from the Hamilton Bowls Club.

Brisbane District Bowls Association extend congratulations to Jacinta and John on an excellent season of bowls and we wish them continued success in 2023.




### Awards Well Deserved

The Brisbane District Bowls Association Annual General Meeting was held on Friday 17th February 2023 at Ferny Grove Bowls Club.

There was an appreciative group of club representatives in attendance to receive the Annual Report which included financial statements and sectional reports.

Unbeknown to the President Geoff Manser, Keith Brown moved a motion to award Life Membership

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## Awards Well Deserved cont'd

to Geoff in recognition of his years of service both to his club Ferny Grove but especially to the Brisbane District. Geoff has been an integral part of the District Management Committee commencing service in 2005. He has been a member of this district committee ever since, serving as Committee member, President, and Vice-President. Geoff has served in these varied roles leading to the Chairman's position in 2014-15 before the new constitution replaced the term "Chairman" with "President" into which Geoff moved seamlessly and has remained for the past seven years.

A vote on the Life Membership was taken and overwhelmingly accepted. Geoff Manser is now the newest Life Member of BDBA.

A further award was bestowed upon District Treasurer Joan Greenhalgh who received a Distinguished Service Award. Joan spent many years on the committee of Samford Bowls Club before filling a vacancy as Treasurer on the District Management Committee in 2014. Joan has since continued to serve this committee with valued and professional accounting management and has jealously guarded the District's finances. It is a testament to Joan's diligence that the District currently presents such a sound financial base.



BDBA Life Member  
Geoff Manser



BDBA Distinguished Service Award  
Joan Greenhalgh

## ELECTION OF OFFICERS

The following positions on the Brisbane District Bowls Association 2023 Management Committee were appointed at the A.G.M.

ROLE	APPOINTMENTS	DECLARED CLUB
President	Geoff Manser	Ferny Grove
Vice President	Keith Brown	Ferny Grove
Secretary	Pam Campbell	Samford
Treasurer	Joan Greenhalgh	Samford
Bowls Co-ordinator Men	Keith Brown	Ferny Grove
Bowls Co-ordinator Ladies	Sue O'Toole	Chermside
Bowls Co-ordinator Services	<i>Called from floor</i>	<i>No Nominations</i>
Marketing Co-ordinator	Lyn Fryer	Ferny Grove



## LADIES EXPRESSION OF INTEREST SUB COMMITTEES

Role/Sub Committee	Appointments	Declared Club
Bowls Administrator	Elin Birks	Red Hill
Match Committee (3-5 required)	Pat Hobson Andrea Rhind	Chermside Samford
Selection Committee (3-5 required)	Sue O'Toole (Chair) Anne Barnes	Chermside Chermside



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# ELECTION OF OFFICERS cont'd

## MENS EXPRESSION OF INTEREST SUB COMMITTEES

Role/Sub Committee	Appointments	Declared Club
Bowls Administrator	Lyn Fryer	Ferny Grove
Match Committee (3-5 required)	Jim Walker	West Toowong
Selection Sub-Committee (3-5 required)	Roger Fryer Russell van Homrigh Jim Wise	Enoggera Ferny Grove Enoggera
Match (Senior Pennant)	Warren Birks Brian Cosford John Brittingham Kevin Spletter	Red Hill Enoggera Chermside Chermside
Match (Pennant)	Steve Reddaway Jim Walker	Red Hill West Toowong
Match (Alex Gow Cup)	Jim Walker (chair) Geoff Schneider	West Toowong Ferny Grove
Match (8-A-Side)	Looking to form a Sub-committee to run this BQ event	



## Loans Made Easy

Brisbane District Lawn Bowls Association is proud to introduce our latest Business partner... Unified Loans. Their representative Moses Athian is delighted to offer the best of service to all bowlers in our district, their friends and family. When contacting Moses to set up your initial consultation, please mention BDBA and be guaranteed a warm response coupled with very competitive and comprehensive loan advice.

"Loans are a great way to finance large purchases and investments," explained Moses. "With the right loan, you can get the funds you need to make your dreams come true. Whether it's buying a house, a car, starting a business, or consolidating debt, loans can be an invaluable financial tool.

"However, it's important to understand the different types of loans available and how they work before making any decisions. At Unified Loans we assist you in taking control of your own finances to achieve the desired goal without having to worry about the financial burden that comes with it."

### Who is Unified Loans?

Unified Loans is a Brisbane based loan broker. Our aim is to reduce the intricacy of the loan process, so that you have the best outcome. Our objective is also to serve the community with an



Moses Athian



affordable and easy-to-approach loan broker. We are not just a temporary solution Unified Loans is with you through the first initial consultation to even after the loan has been approved.

Do you have a great Business Idea however you are not financially equipped, or are you wanting to buy the car of your dreams? Or wouldn't it just be nice to have extra money to help you to push off the ground or go on holiday? With a personal loan you can achieve that. At Unified Loans we specialise in a wide range of loans and these loans include but not limited to:

- Vehicle Loans such as  
Cars, Motor bikes, Sports cars, caravan, Trucks and trailers, Earth moving vehicles or Farming Machinery
- Business Loans
- Personal Loans

### Why Choose Unified Loans?

Unified Loans Provide the best possible outcome when it comes to your financial needs. With our experience and expertise, Unified Loans can help you find the best loan or investment options for you. With our assistance, you will also be able to make informed decisions about your finances and ensure that your money is working for you in the most effective way possible.



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If you would like to have a chat about Estate Planning, call us at Beaulife Group  
**Paul Beauchamp (Director)**

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I have a family I have advised for years, Dad a great bloke had predeceased his wife when he was in his early 60's, I was doing a review with her as mum had received the transfer of his super fund tax free on his passing and was drawing a pension tax free.

Mum then advised me, she was terminally ill, life expectancy of 6 months, but she was adamant she was going to beat the cancer. She has one child the beneficiary of everything, the issue is she is no longer a dependant, which means the insurance policy in the super fund on mums' death will attract a 30% tax. \$1,000,000 taxed at 30% equals \$300,000 gone, also the balance of both mums super and dads now with mum was \$590,000 which is also taxed at 17% so \$590,000 taxed at 17% equals a further \$100,000 gone. A total of \$400,000 going to the Government.

This is one of the many reasons we need to do regular reviews, what did we do.

1st thing transfer the life policy ownership from being owned inside super to being owned self on self with her only child as the beneficiary. A potential saving in tax of \$300,000 also by having the daughter as the beneficiary it does not pass through the will it goes directly to the daughter tax free.

Now for the super balance, what did we do? We closed down the fund and transferred all funds out, no tax paid, all funds went into an insurance bond, which is a group of managed funds treated as an insurance policy, which means we nominate the daughter as the beneficiary, and it too is paid to her tax free and avoids going through the estate process.

Mum did put up a fight she held in for 12 months, all funds from the super fund including the life cover was paid directly to the daughter tax free, needless to say she is now my client.



Our family at Helloworld is growing and we are delighted to introduce Rebecca as the newest addition to our travel family. Rebecca has been in travel for a while now and joined our team last month, customers just love her!

One of Rebecca's favourite destinations is Egypt, it is on most people's bucket list, and it is a truly spectacular and life changing destination, everyone should go there at least once.

A land rich in cultural and political history there is something new to discover around every corner. The new Grand Egyptian Museum has now opened and has an enormous collection of Ancient Egyptian artifacts, many that have not been seen by the public for decades, if at all. The complete collection of artifacts is on display from King Tutankhamun's tomb as well as an impressive collection of mummies, canopic jars and everyday objects from tombs, burial chambers and homes.



Egypt can be a difficult country to navigate, it is vast and the weather can be extreme. It can be tricky to get from one place to the next but here are a few tips and tricks to make sure your trip goes flawlessly.

Preplanning is essential, know where you want to go and what you would want to see. There are several options for transportation, each with pros and cons, so carefully consider what experience you want to have before booking. In peak season November to February some of the tours and activities book out so pre-booking

is essential. This is particularly important for those on River Cruises, as activities such as Abu Simbel can book out months in advance, and there are very limited flights there.

Egypt has such an incredible and extensive history. Standing inside one of the pyramids in Giza will transport you back 4000 years, where time will feel unchanged and you will feel somehow connected to people and places long past. You are often left speechless at the enormity and complexity of their ancient feats of engineering and the beauty and skill of their handcrafted items. The food, culture and people are exotic, piquant, and exciting, something completely different from what you know and at the same time welcoming and familiar. Everyone comes back from Egypt a changed person, with a deeper sense of our history and appreciative of where we have come from.

If you have never been to Egypt before we can put together the perfect itinerary for you, matching your interests closely with

all that Egypt has to offer. If you are wanting to return, our staff have all been to Egypt, at least a few times and can help put the special nuances into your trip that will make it a journey of a lifetime.

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